

Announcing Statewide Access to Capital for Small Businesses Available Now!

The U.S. Small Business Administration's Microloan Program is now available for all 159 Georgia counties. In today's economy, businesses need help and in some cases cannot qualify at the banks as in the past. We want to be there to help Georgia's small businesses in these times of need. Loans are available from \$500 to \$35,000, and rates vary upon credit and market risk.

Use of Funds: The loan funds can be used for the expansion of an existing business or for the creation of a start-up business. In addition, the funds may be used for working capital as well as for the purchase of equipment or inventory. They cannot be used for personal expenses or solely for debt consolidation. Loans are available in all Georgia counties.

Where can I find out more information?

There are five SBA Microlenders in Georgia that cover the entire state:

Albany Community Together

Counties served: Baker, Bibb, Calhoun, Chattahoochee, Clay, Colquitt, Crawford, Crisp, Decatur, Dooly, Dougherty, Early, Grady, Harris, Houston, Lee, Macon, Marion, Meriwether, Miller, Mitchell, Muscogee, Peach, Pike, Quitman, Randolph, Schley, Seminole, Stewart, Sumter, Talbot, Taylor, Terrell, Thomas, Troup, Upson, Webster, Worth. www.albanycommunitytogether.com

ACE Loans

Counties served: Baldwin, Banks, Barrow, Bartow, Butts, Carroll, Catoosa, Chattooga, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Dade, Dawson, DeKalb, Douglas, Elbert, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Gordon, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Hart, Heard, Henry, Jackson, Jones, Jasper, Lamar, Lincoln, Lumpkin, Madison, McDuffie, Monroe, Morgan, Murray, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Putnam, Rabun, Richmond, Rockdale, Spalding, Stephens, Taliaferro, Towns, Union, Walker, Walton, Warren, White, Whitfield and Wilkes. www.aceloans.org

Atlanta MicroFund

Counties served: Cherokee, Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Henry, Newton and Rockdale. www.atlantamicrofund.com

DeKalb Revolving Loan Fund

Counties served: Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Newton and Rockdale. www.debco.org

Small Business Assistance Corporation

Counties served: Appling, Atkinson, Bacon, Ben Hill, Berrien, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Camden, Candler, Charleton, Chatham, Clinch, Coffee, Cook, Dodge, Echols, Effingham, Emanuel, Evans, Glascock, Glynn, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Long, Lowndes, McIntosh, Pierce, Pulaski, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Ware, Washington, Wayne, Wilcox, Wilkinson. www.sbacsav.com

For more about SBA financing in Georgia visit:

http://www.sba.gov/localresources/district/ga/financing/index.html